

Information to identify the case:

Debtor 1 **ANDREW MERREL DUNCAN** Social Security number or ITIN **xxx-xx-1334**
First Name Middle Name Last Name EIN ____-____-____
Debtor 2 Social Security number or ITIN ____-____-____
(Spouse, if filing) First Name Middle Name Last Name EIN ____-____-____
United States Bankruptcy Court **District of Minnesota** Date case filed for chapter **7 12/29/17**
Case number: **17-34021 - WJF**

You can receive court notices and orders by **email** instead of U.S. Mail via these **two options**:

For creditors: Register for Electronic Bankruptcy Noticing at **ebn.uscourts.gov**.

For debtors: Register for Debtor Electronic Bankruptcy Noticing (DeBN) at **www.mnb.uscourts.gov/debn**



Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	ANDREW MERREL DUNCAN	
2. All other names used in the last 8 years		
3. Address	25 KINGSWOOD COURT Lake City, MN 55041	
4. Debtor's attorney Name and address	John D. Lamey III Lamey Law Firm, P.A. 980 Inwood Ave N Oakdale, MN 55128	Contact phone 651-209-3550 Email: bankrupt@lameylaw.com
5. Bankruptcy trustee Name and address	Jennifer G. Lurken Gislason & Hunter PO Box 1268 Mankato, MN 56002-4157	Contact phone 507-387-1115 Email: jlurken@gislason.com

For more information, see page 2 >

Debtor **ANDREW MERREL DUNCAN**

Case number **17-34021**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>200 Warren E Burger Federal Building and US Courthouse 316 N Robert St St Paul, MN 55101</p>	<p>Hours open: Monday – Friday: 8:00am – 5:00pm Contact phone: 651-848-1000 Web address: www.mnb.uscourts.gov Date: 1/2/18</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>February 9, 2018 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Olmsted County Government Center, Conference Rm 2A & 2B, 151 4th St SE, Rochester, MN 55904</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 4/10/18</p> <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
	<p>Certificate of Completion of Financial Management Course due:</p> <p>Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</p> <p>Filing deadline: 4/10/18</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of MinnesotaIn re:
ANDREW MERREL DUNCAN
DebtorCase No. 17-34021-WJF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-3

User: jen
Form ID: 309APage 1 of 1
Total Noticed: 15

Date Rcvd: Jan 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2018.

db +ANDREW MERREL DUNCAN, 25 KINGSWOOD COURT, Lake City, MN 55041-2207
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 61883220 +TARA K DUNCAN, S5352 SLEEPY HOLLOW RD, BARABOO WI 53913-9674
 61883221 US BANK HOME MORTGAGE, PO BOX 790414, SAINT LOUIS MO 63179-0414
 61883222 +WABASHA COUNTY SOCIAL SERVICES, ATTN LISA SCHUTH-STUHR, 625 JEFFERESON AVE,
 WABASHA MN 55981-1529
 61883223 WALMART/SYNCB, PO BOX 32006, BIRMINGHAM AL 35222

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankrupt@lameylaw.com Jan 02 2018 21:50:19 John D. Lamey, III,
 Lamey Law Firm, P.A., 980 Inwood Ave N, Oakdale, MN 55128
 tr +EDI: BJGLURKEN.COM Jan 02 2018 21:53:00 Jennifer G. Lurken, Gislason & Hunter,
 PO Box 1268, Mankato, MN 56002-1268
 smg +EDI: MINNDEPREV.COM Jan 02 2018 21:48:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 ust +E-mail/Text: ustregion12.mn.ecf@usdoj.gov Jan 02 2018 21:50:31 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 61883216 +E-mail/Text: bankruptcynotices@bremer.com Jan 02 2018 21:51:11 BREMER BANK,
 8555 EAGLE POINT BOULEVARD, LAKE ELMO MN 55042-8626
 61883217 E-mail/Text: ktbankruptcy@kwiktrip.com Jan 02 2018 21:50:32 KWIK TRIP INC., 1626 OAK ST,
 PO BOX 1597, LA CROSSE WI 54602-1597
 61883218 EDI: RMSC.COM Jan 02 2018 21:48:00 OLD NAVY C/O SYNCB, BANKRUPTCY DEPARTMENT,
 PO BOX 965060, ORLANDO FL 32896-5060
 61883219 +EDI: RMSC.COM Jan 02 2018 21:48:00 SYNCHRONY BANK- JCP, BANKRUPTCY DEPARTMENT,
 PO BOX 965061, ORLANDO FL 32896-5061
 61883224 +EDI: WFFC.COM Jan 02 2018 21:53:00 WELLS FARGO AUTO FINANCE, 435 FORD RD #300,
 ST LOUIS PARK MN 55426-4938

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2018 at the address(es) listed below:

Jennifer G. Lurken jlurken@gislason.com, MN26@ecfcbis.com;trustee@gislason.com
 John D. Lamey, III on behalf of Debtor 1 ANDREW MERREL DUNCAN bankrupt@lameylaw.com,
 shari.nelson@lameylaw.com;ewright@lameylaw.com
 US Trustee ustregion12.mn.ecf@usdoj.gov

TOTAL: 3